A5200-2-U

Highway Loss Data Institute
Insurance Theft Report

Passenger Cars, Vans, Pickups, and Utility Vehicles

1987 Models During Their First Year
1986 Models During Their First Two Years
1985 Models During Their First Three Years

HLDI T87-1

Permission to quote from or to reproduce material from this publication is granted when due acknowledgement is made.
Highway Loss Data Institute — Watergate Six Hundred — Washington, DC 20037
Research Report HLDI T87-1; June 1988
© 1988/HLDI

The membership of the Highway Loss Data Institute Board of Directors and the Technical Resource Committee represents insurance companies that are supplying data to HLDI. Financial support for HLDI is provided through the Insurance Institute for Highway Safety, which in turn is supported by most automobile insurers either directly or through their trade associations.

Board of Directors

J. B. Conners, Chairman
Liberty Mutual Insurance Company

M. Albaum
Prudential Property and Casualty Insurance Company

C. A. Bryan
United Services Automobile Association

E. Gottheim
Government Employees Insurance Company

G. Jerabek
Nationwide Mutual Insurance Company

G. C. Klingman
The Travelers Insurance Companies

R. S. Lawson
Alliance of American Insurers

A. Longley-Cook
Aetna Life and Casualty

D. Snyder
American Insurance Association

W. W. Sorenson
State Farm Mutual Automobile Insurance Company

J. S. Trees
Allstate Insurance Company

T. E. Troxel
National Association of Independent Insurers

B. O'Neill, ex officio
Highway Loss Data Institute

Technical Resource Committee

M. Albaum, Chairman
Prudential Property and Casualty Insurance Company

C. A. Bryan
United Services Automobile Association

R. O. Elder
Highway Loss Data Institute

E. Gottheim
Government Employees Insurance Company

G. Jerabek
Nationwide Mutual Insurance Company

G. C. Klingman
The Travelers Insurance Companies

A. Longley-Cook
Aetna Life and Casualty

R. Muleski
Liberty Mutual Insurance Company

B. O'Neill
Highway Loss Data Institute

W. W. Sorenson
State Farm Mutual Automobile Insurance Company

J. S. Trees
Allstate Insurance Company

CONTENTS

1 **Summary**
2 **Introduction**
2 **Results and Discussion**
2 Passenger Cars
5 Vans, Pickups, and Utility Vehicles
37 **Appendix A-1** 1985-87 Vehicle Series Designations — Passenger Cars
46 **Appendix A-2** 1985-87 Vehicle Series Designations — Vans, Pickups, and Utility Vehicles
50 **Appendix B** Definitions
51 **HLDI Publications**

3 **Table 1** Theft Results: 1985-87 Models, Passenger Cars With the Highest Claim Frequencies
4 **Table 2** Theft Results: 1985-87 Models, Passenger Cars With the Highest Average Loss Payments Per Insured Vehicle Year
4 **Table 3** Theft Results: 1985-87 Models, Passenger Cars With the Lowest Claim Frequencies
5 **Table 4** Theft Results: 1985-87 Models, Passenger Cars With the Lowest Average Loss Payments Per Insured Vehicle Year
6 **Table 5** Summary of Theft Losses, 1985-87 Models - Vans, Pickups, and Utility Vehicles
7 **Table 6** Theft Results: 1985-87 Vans, Pickups, and Utility Vehicles With the Highest Claim Frequencies
7 **Table 7** Theft Results: 1985-87 Vans, Pickups, and Utility Vehicles With the Highest Average Loss Payments Per Insured Vehicle Year
8 **Table 8** Insurance Losses, Theft Coverages, 1987 Models - Passenger Cars
13 **Table 9** Insurance Losses, Theft Coverages, 1986 Models - Passenger Cars
21 **Table 10** Insurance Losses, Theft Coverages, 1985 Models - Passenger Cars
29 **Table 11** Insurance Losses, Theft Coverages, 1987 Models - Vans, Pickups, and Utility Vehicles
31 **Table 12** Insurance Losses, Theft Coverages, 1986 Models - Vans, Pickups, and Utility Vehicles
34 **Table 13** Insurance Losses, Theft Coverages, 1985 Models - Vans, Pickups, and Utility Vehicles

SUMMARY

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1985, 1986, and 1987 model year passenger cars, vans, pickups, and utility vehicles.

Principal Findings:

Passenger Cars

- The theft loss results of different cars vary enormously. Average theft loss payments per insured vehicle year ranged from less than $1 to more than $300. The 1986 Porsche 911 Coupe had the highest average loss payments per insured vehicle year and the 1985 Pontiac Sunbird station wagon had the lowest.
- European designed cars, led by the Volkswagen GTI and Volkswagen Cabriolet, had the highest frequency of theft claims. The theft of car radios is a major cause of the high frequency of theft claims for these cars. Small and midsize domestic models had the lowest claim frequencies.
- The 1986 Porsche 911 Coupe had the highest average loss payment per theft claim; it was $10,620.
- Theft losses increased dramatically for 1987 models of four sporty cars manufactured by General Motors — Buick Regal, Chevrolet Monte Carlo, Chevrolet Camaro, and Pontiac Firebird — compared to their 1985 and 1986 results.
- Sports and specialty models had the highest overall theft losses. In each model year, they accounted for approximately 15 percent of the total exposure but were responsible for about 40 percent of the total dollars paid in theft claims.
- The generally consistent pattern of theft results for 1985-87 models indicates that 1988 and subsequent models of these cars are likely to have similar theft losses.

Vans, Pickups, Utility Vehicles

- The 1985 Jeep CJ-7 and the 1986 and 1987 Suzuki Samurai had the highest theft claim frequencies.
- The Chevrolet K1O Blazer had the highest average theft payment per claim for 1985 and 1986 models; the Chevrolet 10 Series pickups had the highest average loss payment per insured vehicle year for 1985 and 1987 models.
- Theft losses for large utility vehicles (the Chevrolet and GMC Suburban models) have increased considerably for more recent model years. Standard-sized pickup trucks also had substantial loss increases from the 1985 to 1987 model years.
- Small pickup trucks had the lowest claim frequencies and average loss payments per insured vehicle year.

INTRODUCTION

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from owning and operating motor vehicles—especially concerning the ways such losses vary among different kinds of vehicles.

This report describes the theft loss experience, under comprehensive coverage, of 1987 models during their first year of availability, 1986 models during their first two years, and 1985 models during their first three years. Results are presented separately for passenger cars and for vans, pickups, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverage ranging from the theft of items from the vehicle to the theft of the vehicle itself. A complete list of the individual vehicle series included in this report is contained in Appendix A and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing crash damage, crash injuries, and theft losses, and that it also will inform the public about differences in the loss experience produced by different kinds of vehicles.

RESULTS AND DISCUSSION

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger cars from three model years: 1987 models during their first year of availability, 1986 models during their first two years, and 1985 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial comprehensive coverages.

The results are standardized to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two nonvehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects will not bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger cars* of each model year. Thus, for example, the relative claim frequency of 918 for the 1985 Volkswagen GTI (Table 1) indicates a result that is 9.18 times the average result for all 1985 model year passenger cars combined. The results for vans, pickups, and utility vehicles are also given relative to the results for *all passenger cars*.

Passenger Cars

The results for 1987 model year passenger cars are based on 2.1 million insured vehicle years of exposure, those for the 1986 models on over 6.2 million insured vehicle years, and those for the 1985 models on nearly 10 million insured vehicle years. Results are not given separately for any individual vehicle series with less than 5,000 insured vehicle years of exposure and fewer than 100 paid theft claims, but their results are included in the aggregated totals. Confidence in the results generally increases with an increasing amount of exposure and number of claims.

1985-87 Models With the Highest Claim Frequencies

Table 1 summarizes the 1985-87 model year passenger cars with the highest theft claim frequencies. Also included in Table 1 are the average loss payment per claim and average loss payment per insured vehicle year results for these models. The results are expressed in relative terms with the value 100 representing the all-car-combined result in each loss category for each model year. The last row in the table gives the actual all-car values for this index. Table 1 lists all cars that have relative claim frequencies exceeding 500 (at least five times the average for all cars) in at least one of the three model years or exceeding 400 in at least two of the model years. Each relative claim frequency result that exceeds 500 is shown in bold print.

All of the cars listed in Table 1 are European imports except for the U.S. made Volkswagen GTI and Volkswagen Golf. It should be emphasized that this table summarizes the results of the *frequency* of theft claims, including claims for stolen components (e.g., radios). All of the cars listed in Table 1 have relatively low average loss payments per theft claim, which suggests that many of their claims are for stolen components rather than for the vehicle itself. (It has been shown that radios in these models are frequently stolen.) The year-to-year consistency in these results suggests that newer models of these cars are also likely to have worse than average theft claim frequencies.

In each of the three model years, the Volkswagen GTI had the highest reported theft claim frequency, as much as 11 times the result for all cars combined in one of the model years. For each model year, however, its average payment per claim was substantially less than the all-car average. Six other Volkswagen models were among the cars with the highest theft claim frequencies, as were both models of the Saab 900.

1985-87 Models With the Highest Average Loss Payments Per Insured Vehicle Year

Table 2 summarizes the 1985-87 model year passenger cars with the highest average theft loss payments per insured vehicle year. This index combines claim frequencies and average loss payments per claim and thus accounts for not only how often theft claims are made for particular vehicles but also for the magnitude of such claims. This table includes nine models with a relative average loss payment per insured

TABLE 1 Theft Results: 1985-87 Models
Passenger Cars With the Highest Claim Frequencies

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1985	1986	1987	1985	1986	1987	1985	1986	1987
Volkswagen GTI	**918**	**1105**	**1071**	40	45	53	364	496	571
Volkswagen Cabriolet	**866**	**865**	**739**	64	75	110	554	651	811
Volkswagen Jetta-2 Dr.	**517**	**811**		44	38		229	312	
Volkswagen Jetta-4 Dr.	**515**	**620**	**744**	45	45	49	230	279	365
Volkswagen Scirocco	**505**	**596**	**709**	48	54	78	244	319	554
Volkswagen Golf-2 Dr.	314	**519**	**695**	37	34	33	118	177	230
Saab 900-2 Dr.	**589**	486	489	63	62	62	374	302	305
Volkswagen Golf-4 Dr.	332	330	**565**	33	37	28	110	124	156
Saab 900-4 Dr.	**540**	486		58	58		312	284	
Peugeot 505-4 Dr.	**512**	452		40	44		203	198	
Porsche 944 Coupe	435	483	434	87	70	65	378	338	283
All Car Average = 100									
Actual Results =	*10.7**	*10.3**	*9.3**	*$1,943*	*$1,985*	*$2,062*	*$20.7*	*$20.4*	*$19.1*

*Claims per 1,000 insured vehicle years.
Note: Blanks indicate insufficient exposure. Bold print indicates claim frequencies at least five times the all-car average.

vehicle year in excess of 600 in at least one model year or in excess of 500 in at least two model years. The results for individual model years that are more than six times the all-car average are given in bold print in Table 2.

The first seven of the nine cars included in Table 2 are sports or specialty models, and, except for the Volkswagen Cabriolet, all the cars listed had above average results for both claim frequency and average loss payment per claim. The 1986 Porsche 911 Coupe had the highest average loss payment per insured vehicle year; its result was more than 16 times the all-car result, which amounts to theft payments per year for this car of $336. Results for the 1987 model year Porsche 911 were not given because of insufficient exposure. The 1986 Porsche 911 Coupe also had the highest average loss payment per claim. Its relative index of 535 translates to an average payment per claim of $10,620.

The six domestic models among the cars with the highest average loss payments per insured vehicle year were all manufactured by General Motors. The Chevrolet Camaro, Pontiac Firebird, Buick Regal, and Chevrolet Monte Carlo had substantially worsening results over the three model years. Their theft losses increased by an average of 107 percent from the 1985 models to the 1987 models.

Theft results for the Chevrolet Corvette were significantly lower for the 1986 models. Although still more than four times the all-car average, the relative average loss payment per insured vehicle year for 1986 Corvettes (460) represented a reduction of 52 percent from the 1985 result (954). General Motors equipped Corvettes with a newly designed theft deterrent system beginning in the 1986 model year.

1985-87 Models With the Lowest Claim Frequencies

Table 3 summarizes the 1985-87 model year passenger cars with the lowest claim frequencies. It includes all cars with relative claim frequencies of 20 or less in at least one of the model years or 30 or less in at least two of the model years. Individual model year results of 20 or less, which is a theft claim frequency less than or equal to one-fifth the average for all cars, are shown in bold print.

All of the cars listed in Table 3, except for the two Colt Vista station wagons, are domestic models and all are four-door models or station wagons. For the most part, these models also have relatively low average loss payments per claim and average loss payments per insured vehicle year. Both Ford and Mercury had three models among the cars with the lowest theft claim frequencies. The only large car in Table 3 is the 1985 Mercury Grand Marquis station wagon.

1985-87 Models With the Lowest Average Loss Payments Per Insured Vehicle Year

Table 4 summarizes the 1985-87 model year passenger cars with the lowest average theft loss payments per insured vehicle year. It includes all cars with relative results of 10 or less in at least one of the model years or 15 or less in at least two of the model years. The cars with results shown in bold print have average loss payments per insured vehicle year that are one-tenth or less of the all-car averages in at least one of the three model years.

The cars in Table 4 with the lowest average theft loss payments per insured vehicle year, like those in Table 3 with the lowest claim frequencies, are predominately domestic models and most of them are station wagons. Only six of the cars had enough exposure to report 1987 model results.

The 1985 Pontiac Sunbird station wagon had the lowest average loss payment per insured vehicle year; its payments averaged only three percent of the payments for all cars combined, or approximately $0.70 per year.

Sports and Specialty Cars Primary Theft Targets

In each model year, sports and specialty cars continue to account for an overwhelming share of total theft losses.

TABLE 2 Theft Results: 1985-87 Models
Passenger Cars With the Highest Average Loss Payments Per Insured Vehicle Year

	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
Make & Series	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**
Porsche 911 Coupe	300	308		278	535		**836**	**1649**	
Chevrolet Corvette	211	155		451	297		**954**	460	
Chevrolet Camaro	265	302	272	162	243	302	430	**732**	**823**
Volkswagen Cabriolet	866	865	739	64	75	110	554	**651**	**811**
Pontiac Firebird	251	291	287	173	215	253	435	**625**	**728**
Mercedes-Benz 500SEL	412	*	*	160	*	*	660	*	*
Cadillac Eldorado	294	*	*	220	*	*	**648**	*	*
Buick Regal	132	164	196	173	201	322	228	329	**631**
Chevrolet Monte Carlo	158	186	189	194	273	311	308	508	587
All Car Average = 100									
Actual Results =	*10.7***	*10.3***	*9.3***	*$1,943*	*$1,985*	*$2,062*	*$20.7*	*$20.4*	*$19.1*

*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.
Note: Blanks indicate insufficient exposure. Bold print indicates average loss payments per insured vehicle year at least six times the all-car average.

TABLE 3 Theft Results: 1985-87 Models
Passenger Cars With the Lowest Claim Frequencies

	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
Make & Series	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**
Mercury Lynx - 4 Dr.	**16**	27		48	82		8	22	
Plymouth Colt Vista	**18**	23		98	63		17	15	
Mercury Grand Marquis - S.W.	**18**			146			26		
Mercury Topaz - 4 Dr.	**19**	79	58	83	36	51	16	28	30
Pontiac Sunbird - S.W.	**20**			16			3		
Ford Tempo - 4 Dr.	21	29	29	86	57	75	18	17	22
Ford Escort - S.W.	25	22	24	74	59	21	19	13	5
Ford LTD - S.W.	22	29	*	56	38	*	12	11	*
Chevrolet Cavalier - S.W.	41	24	24	31	59	46	13	14	11
Plymouth Horizon - 4 Dr.	24	24	26	[illegible]	96	58	15	23	15
Dodge Colt Vista	24	26		67	128		21	34	
All Car Average = 100									
Actual Results =	*10.7***	*10.3***	*9.3***	*$1,943*	*$1,985*	*$2,062*	*$20.7*	*$20.4*	*$19.1*

*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.
Note: Blanks indicate insufficient exposure. Bold print indicates claim frequencies one-fifth or less of the all-car average.

TABLE 4 Theft Results: 1985-87 Models
Passenger Cars With the Lowest Average Loss Payments Per Insured Vehicle Year

	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
Make & Series	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**
Pontiac Sunbird - S.W.	20			16			**3**		
Dodge Aries - S.W.	22	35		19	32		**4**	11	
Ford Escort - S.W.	25	22	24	74	59	21	19	13	**5**
Chrysler LeBaron - S.W.	32			15			**5**		
Toyota Camry - S.W.	*	*	37	*	*	16	*	*	**6**
Mercury Lynx - S.W.		30			23			**7**	
Mercury Lynx - 4 Dr.	16	27		48	82		**8**	22	
Plymouth Voyager	39	43	57	40	24	25	16	**10**	14
Ford LTD - S.W.	22	29	*	56	38	*	12	11	*
Chevrolet Cavalier - S.W.	41	24	24	31	59	46	13	14	11
Plymouth Reliant - 4 Dr.	27	35	48	55	50	23	15	18	11
Plymouth Reliant - S.W.	32	41		42	31		13	13	
Plymouth Horizon - 4 Dr.	24	24	26	65	96	58	15	23	15
All Car Average = 100									
Actual Results =	*10.7***	*10.3***	*9.3***	*$1,943*	*$1,985*	*$2,062*	*$20.7*	*$20.4*	*$19.1*

*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.
Note: Blanks indicate insufficient exposure. Bold print indicates average loss payments per insured vehicle one-tenth or less of the all-car average.

Although these cars account for only about 15 percent of the total insurance exposure in each model year, they are responsible for more than 25 percent of all the theft claims and for approximately 40 percent of the total dollars paid for theft claims. In contrast, stations wagons and passenger vans represent over 10 percent of the exposure in each model year, but approximately five percent of the claims and only about three percent of paid theft losses.

Results for Individual Series

Tables 8, 9, and 10 (beginning on page 8) present detailed theft coverage results for all 1987, 1986, and 1985 model year cars with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. The values displayed are total exposure (measured in insured vehicle years) and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 represents the average for all cars combined for each model year in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year (last column) within each car size group and body style subgroup.

The improved results for the Mazda RX-7 and Toyota Celica for the three model years presented are noteworthy. For these two cars, the relative average loss payments per insured vehicle year for the 1985 models are three to four times greater than for 1986 and 1987 models. Both cars were extensively redesigned, beginning with the 1986 models. Sharply reduced claim frequencies accounted for the improved results for the Toyota Celica; the Mazda RX-7 in 1986 had reductions in both claim frequency and average loss payment per claim.

Also noteworthy were the worsening results for the four-door models of the Toyota Cressida and Mercury Grand Marquis. From the 1985 to 1987 models, their theft claim frequencies jumped by more than 20 percent, and their average loss payments per claim more than doubled.

Vans, Pickups, and Utility Vehicles

This section presents theft results for 1985, 1986, and 1987 model year vans, pickups, and utility vehicles. The individual vehicle series included in this report were insured as private passenger vehicles under noncommercial comprehensive coverages. The results for 1987 model year vans, pickups, and utility vehicles are based on a total exposure of over 500,000 insured vehicle years, those for 1986 models on 1.7 million insured vehicle years, and those for 1985 models on 2.6 million insured vehicle years.

The results for pickups are reported for two groups: small pickups with curb weight of 3,200 pounds or less and standard pickups with curb weight greater than 3,200 pounds. The utility vehicle results are reported for three sizes of vehicles: small utility vehicles with less than 100 inch wheelbases, intermediate utility vehicles with 100 to 120 inch wheelbases, and large utility vehicles with more than 120 inch wheelbases.

Table 5 summarizes theft losses for 1985-87 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the average results for *all passenger cars* in each loss category for each model year. Thus, for example, the value 117 for the relative average loss payment per insured vehicle year for

1987 model year vans indicates a result that is 17 percent greater than the average of $19.10 for all 1987 passenger cars.

Table 5 shows that in all three model years the heaviest theft losses were sustained by standard pickups and large utility vehicles. It is clear as well that these losses have increased considerably for the more recent model years. The small pickups had the lowest claim frequencies and the lowest average loss payments per insured vehicle year in all three model years. Standard pickups and small utility vehicles had the highest claim frequencies and large utility vehicles the highest average loss payments per claim in all three years.

1985-87 Models with the Highest Claim Frequencies

Table 6 summarizes the 1985-87 model year vans, pickups, and utility vehicles with the highest theft claim frequencies. It includes vehicles with theft claim frequencies that are at least double the all-passenger car claim frequency in at least one of the model years.

Table 6 lists four standard-sized pickups and four utility vehicles, three of them small. The Suzuki Samurai, a small utility vehicle, had by far the highest theft claim frequencies. The four pickups had consistently high claim frequencies in all three model years and, except for the Ford F-150 Super Cab, also had high average loss payments per claim for each year.

1985-87 Models with the Highest Average Loss Payments per Insured Vehicle Year

Table 7 summarizes the 1985-87 model year vans, pickups, and utility vehicles with the highest average loss payments per insured vehicle year. This table includes vehicles with a relative average loss payment per insured vehicle year exceeding 300, or more than three times the all-passenger-car result.

Table 7, like Table 6, contains only standard-sized pickups and utility vehicles. No small pickups or vans had theft losses of these magnitudes. The average loss payment per insured vehicle year for the 1987 Chevrolet 10 Series (1/2 T) pickup was more than seven times the result for all 1987 passenger cars. All the vehicles listed in Table 7 had above average theft claim frequencies and average loss payments per claim.

Tables 11, 12, and 13 (beginning on page 29) present detailed comprehensive theft coverage results for all 1987, 1986, and 1985 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Results are expressed relative to the results for all passenger cars for each model year and each loss category. Individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each vehicle type and size group.

For 1985 and 1987 models, the Chevrolet 10 Series had the highest average loss payments per insured vehicle year. Their 1987 result was more than seven times the all-car result. The 1985 and 1986 models of the Chevrolet K10 Blazer, an intermediate-sized utility vehicle, had the highest average payments per theft claim. As noted, for 1986 and 1987 models, the Suzuki Samurai, a small utility vehicle, had by far the highest theft claim frequencies; however, in both model years, the Samurai's average loss payment per claim was the lowest of all vans, pickups, and utility vehicles.

TABLE 5 Summary of Theft Losses
1985-87 Models - Vans, Pickups, and Utility Vehicles

		1985 Models	1986 Models	1987 Models
	All Passenger Cars	**100**	**100**	**100**
Relative Claim Frequency	Vans	98	117	125
	Small Pickups	79	89	98
	Standard Pickups	126	154	149
	Small Utility Vehicles	119	152	230
	Intermediate Utility Vehicles	83	98	106
	Large Utility Vehicles	86	103	131
Relative Average Loss Payment Per Claim	Vans	110	108	94
	Small Pickups	81	78	73
	Standard Pickups	150	157	188
	Small Utility Vehicles	84	67	59
	Intermediate Utility Vehicles	147	148	152
	Large Utility Vehicles	220	229	281
Relative Average Loss Payment Per Insured Vehicle Year	Vans	108	127	117
	Small Pickups	64	70	72
	Standard Pickups	190	242	279
	Small Utility Vehicles	99	101	136
	Intermediate Utility Vehicles	122	145	162
	Large Utility Vehicles	189	237	369

TABLE 6 Theft Results: 1985-87 Vans, Pickups, and Utility Vehicles With the Highest Claim Frequencies

	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
Make & Series	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**
Suzuki Samurai	*	560	715	*	32	29	*	180	210
Jeep CJ-7	274	287	*	75	75	*	207	216	*
Ford F-150 Super Cab	206	275	253	67	60	94	138	165	237
Chevrolet 10 Series	197	245	274	188	208	260	370	510	711
GMC 1500 Series	201	222	251	162	166	218	325	369	546
Jeep Wrangler	*	*	238	*	*	128	*	*	305
Toyota 4Runner	159	194	219	132	123	254	210	239	554
Toyota 4Runner Wagon	158	212		189	271		299	575	
All Car Average = 100									
Actual Result =	*10.7***	*10.3***	*9.3***	*$1,943*	*$1,985*	*$2,062*	*$20.7*	*$20.4*	*$19.1*

*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.
Note: Blanks indicate insufficient exposure.

TABLE 7 Theft Results: 1985-87 Vans, Pickups, and Utility Vehicles With the Highest Average Loss Payments per Insured Vehicle Year

	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
Make & Series	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**	**1985**	**1986**	**1987**
Chevrolet 10 Series	197	245	274	188	208	260	370	510	711
Toyota 4Runner Wagon	158	212		189	271		299	575	
Toyota 4Runner	159	194	219	132	123	254	210	239	554
GMC 1500 Series	201	222	251	162	166	218	325	369	546
Chevrolet Suburban (½T)	107	121	167	204	229	246	218	278	411
Chevrolet K10 Blazer	122	124		293	295		358	366	
Chevrolet 20 Series	124	134		225	268		280	359	
GMC Jimmy	126			261			329		
Jeep Wrangler	*	*	238	*	*	128	*	*	305
All Car Average = 100									
Actual Result =	*10.7***	*10.3***	*9.3***	*$1,943*	*$1,985*	*$2,062*	*$20.7*	*$20.4*	*$19.1*

*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.
Note: Blanks indicate insufficient exposure.

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
All	**All**	**2123288**	**100 = 9.3**	**100 = $2,062**	**100 = $19.1**
		SMALL CARS			
TWO-DOOR MODELS		**336382**	**113**	**64**	**72**
Toyota	Tercel	15588	60	22	13
Dodge	Shadow	7696	52	44	23
Plymouth	Turismo	13129	38	66	25
Chevrolet	Sprint	6295	44	62	28
Honda	Civic	13371	78	38	30
Plymouth	Sundance	7564	80	47	37
Yugo	Yugo	7729	138	28	38
Nissan	Sentra	66800	102	44	45
Ford	Escort	33911	80	58	46
Chevrolet	Chevette	6384	57	82	47
Dodge	Charger	14347	51	99	50
Toyota	Celica	19790	54	114	62
Nissan	Pulsar	11021	142	46	66
Hyundai	Excel	14035	218	35	77
Acura	Integra	8036	128	63	81
Mazda	626	5242	104	117	122
Nissan	200SX	7626	59	209	123
Honda	Prelude	16641	112	136	153
Volkswagen	Golf	3083	695	33	230
Saab	900	4102	489	62	305
Volkswagen	Scirocco	1425	709	78	554
Volkswagen	GTI	2306	1071	53	571
FOUR-DOOR MODELS		**331579**	**131**	**51**	**67**
Plymouth	Horizon	43915	26	58	15
Dodge	Omni	34356	33	55	18
Plymouth	Sundance	8662	76	26	20
Ford	Escort	14593	32	82	26
Nissan	Sentra	29842	119	25	30
Dodge	Shadow	7414	37	89	33

(See notes on page 36.)

TABLE 8 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
Honda	Civic	28673	79	46	36
Chevrolet	Spectrum	5907	196	27	53
Chevrolet	Nova	18826	80	73	59
Dodge	Colt	5359	130	57	75
Toyota	Corolla	21507	88	86	75
Hyundai	Excel	31607	327	31	100
Mazda	323	11589	87	117	102
Volkswagen	Golf	4504	565	28	156
Mazda	626	15390	130	122	159
Volkswagen	Jetta	13072	744	49	365
STATION WAGONS/PASSENGER VANS		**50475**	**64**	**66**	**42**
Ford	Escort	10143	24	21	5
Subaru	DL/GL 4WD	9635	53	31	17
Nissan	Sentra	6302	76	89	67
SPORTS & SPECIALTY		**71776**	**192**	**136**	**262**
Honda	Civic CRX	15067	179	41	73
Ford	EXP	5563	80	112	89
Mazda	RX-7	12845	103	128	132
Pontiac	Fiero	9206	183	72	132
Porsche	944 Coupe	2897	434	65	283
Volkswagen	Cabriolet	2787	739	110	811
		MIDSIZE CARS			
TWO-DOOR MODELS		**220808**	**87**	**167**	**145**
Ford	Tempo	13750	35	92	32
Honda	Accord	15118	84	54	46
Oldsmobile	Calais	14335	73	73	54
Buick	Somerset	8195	52	119	62
Chrysler	LeBaron	6826	62	102	63

(See notes on page 36.)

TABLE 8 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
Pontiac	Sunbird	10098	106	69	74
Pontiac	Grand Am	31673	73	106	77
Ford	Thunderbird	17901	55	151	83
Chevrolet	Cavalier	26318	83	109	90
Mercury	Cougar	15994	66	177	116
Oldsmobile	Cutlass	15029	149	209	312
Chevrolet	Monte Carlo	12754	189	311	587
Buick	Regal	8908	196	322	631
FOUR-DOOR MODELS		**494784**	**61**	**92**	**56**
Plymouth	Reliant	10871	48	23	11
Chrysler	LeBaron GTS	5659	53	33	18
Ford	Taurus	31530	49	41	20
Ford	Tempo	26418	29	75	22
Mercury	Sable	11120	41	58	24
Mercury	Topaz	7559	58	51	30
Chevrolet	Celebrity	31156	41	77	32
Chrysler	LeBaron	10100	41	77	32
Dodge	Aries	8826	37	95	35
Chevrolet	Cavalier	18126	41	86	35
Buick	Century	21125	54	83	45
Oldsmobile	Cutlass Ciera	34406	72	67	48
Toyota	Camry	34084	56	87	49
Nissan	Stanza	21737	72	71	52
Buick	Skylark	5274	57	99	57
Honda	Accord	68387	75	77	58
Volvo	240	7694	145	42	61
Pontiac	Grand Am	12358	78	85	67
Chrysler	New Yorker	10211	74	91	67
Oldsmobile	Calais	8059	93	81	76
Nissan	Maxima	55830	54	161	87
Oldsmobile	Cutlass	5923	103	90	93
Pontiac	6000	13349	122	85	104
Toyota	Cressida	5973	104	506	526

(See notes on page 36.)

TABLE 8 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
STATION WAGONS/PASSENGER VANS		**76955**	**43**	**49**	**21**
Toyota	Camry	6512	37	16	6
Chevrolet	Cavalier	6887	24	46	11
Ford	Taurus	15032	52	39	20
Chevrolet	Celebrity	8291	37	119	44
SPORTS & SPECIALTY		**144340**	**172**	**183**	**315**
Acura	Legend 4D	7172	73	94	69
Ford	Mustang	25924	103	94	97
Volvo	740/760	8702	151	78	118
Toyota	Supra	8421	124	110	136
BMW	325 2D	5799	120	137	164
Mercedes	190D/E	4305	354	76	271
Pontiac	Firebird	16926	287	253	728
Chevrolet	Camaro	24317	272	302	823
		LARGE CARS			
TWO-DOOR MODELS		**9344**	**65**	**126**	**82**
FOUR-DOOR MODELS		**186698**	**80**	**138**	**111**
Dodge	Diplomat	5583	45	85	38
Chrysler	New Yorker 5th Ave	24645	69	62	43
Ford	Crown Victoria	15059	45	104	47
Pontiac	Bonneville	7103	82	72	59
Buick	LeSabre	23920	79	104	82
Buick	Electra	11173	93	114	106
Oldsmobile	Delta 88	28271	98	118	116
Oldsmobile	Ninety-Eight	13338	117	114	133
Chevrolet	Caprice	21846	82	183	150
Mercury	Grand Marquis	23032	67	396	266

(See notes on page 36.)

TABLE 8 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS (CONT'D)			
STATION WAGONS/PASSENGER VANS		**131576**	**52**	**55**	**29**
Dodge	Caravan	29042	43	31	13
Plymouth	Voyager	29419	57	25	14
Ford	Aerostar	33155	69	39	27
Chevrolet	Astro Van	20197	31	86	27
Chevrolet	Caprice	5198	75	162	121
SPORTS & SPECIALTY		**68570**	**207**	**111**	**230**
Lincoln	Town Car	14332	57	121	69
Cadillac	DeVille 2D	6285	320	54	174
Cadillac	DeVille 4D	17255	261	97	253
Mercedes	260/300 Series	7267	255	106	269
Mercedes	420/560SEL/300SDL	5332	210	145	303
Cadillac	Brougham 4D	10422	274	166	454

(See notes on page 36.)

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
All	All	6219540	100 = 10.3	100 = $1985	100 = $20.4
		SMALL CARS			
TWO-DOOR MODELS		816932	118	61	72
Subaru	Hatchback	8093	51	34	17
Pontiac	1000	6196	31	68	21
Mercury	Lynx	20278	51	49	25
Chevrolet	Spectrum	15831	72	35	26
Chevrolet	Sprint	21793	59	46	27
Chevrolet	Chevette	17285	64	44	28
Plymouth	Turismo	20453	62	50	31
Toyota	Tercel	20264	56	56	31
Plymouth	Colt	15709	74	42	31
Ford	Escort	117232	56	56	31
Renault	Encore	5475	103	31	32
Honda	Civic	43576	96	39	37
Dodge	Colt	19881	78	49	38
Acura	Integra	5255	117	40	46
Renault	Alliance	11978	94	50	47
Nissan	Sentra	53487	94	58	54
Mazda	323	14161	87	69	60
Mitsubishi	Mirage	8285	185	34	63
Nissan	Pulsar	38842	163	39	63
Toyota	Celica	66881	62	105	65
Yugo	Yugo	14837	163	43	70
Hyundai	Excel	7541	179	41	74
Nissan	200SX	28976	77	102	79
Dodge	Charger	20551	76	108	81
Chrysler	Laser	19406	113	75	85
Subaru	XT Coupe	9501	81	107	86
Dodge	Daytona	24541	174	53	92
Toyota	Corolla	22928	85	119	100
Honda	Prelude	46336	112	96	107
Isuzu	Impulse	5885	89	141	125

(See notes on page 36.)

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
Mazda	626	15562	105	133	140
Volkswagen	Golf	10381	519	34	177
Saab	900	14174	486	62	302
Volkswagen	Jetta	3668	811	38	312
Volkswagen	Scirocco	5297	596	54	319
Volkswagen	GTI	11117	1105	45	496
FOUR-DOOR MODELS		**763617**	**124**	**54**	**66**
Ford	Escort	54967	26	55	14
Subaru	GL 4WD	7598	47	38	18
Mercury	Lynx	10195	27	82	22
Plymouth	Horizon	30050	24	96	23
Chevrolet	Chevette	15366	40	69	28
Chevrolet	Sprint	17896	59	47	28
Dodge	Omni	26112	37	82	30
Chevrolet	Nova	94279	55	59	32
Toyota	Tercel	7138	47	69	32
Honda	Civic	49133	83	41	34
Isuzu	I-Mark	9082	63	55	34
Dodge	Colt	16192	63	55	35
Nissan	Stanza	9683	75	48	36
Plymouth	Colt	13046	61	63	38
Renault	Alliance	17115	78	58	45
Acura	Integra	5496	98	49	48
Mazda	323	27000	72	73	52
Subaru	DL/GL	24970	49	108	53
Chevrolet	Spectrum	34734	195	27	53
Nissan	Sentra	28443	68	80	55
Mitsubishi	Tredia	7344	69	81	56
Toyota	Corolla	77619	73	89	66
Hyundai	Excel	47004	219	38	83
Mazda	626	46151	104	98	102
Volkswagen	Golf	18793	330	37	124
Volkswagen	Jetta	52454	620	45	279
Saab	900	8722	486	58	284

(See notes on page 36.)

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
STATION WAGONS/PASSENGER VANS		**191997**	**48**	**64**	**31**
Mercury	Lynx	5601	30	23	7
Ford	Escort	42850	22	59	13
Honda	Civic	11800	64	22	14
Subaru	DL/GL 4WD	30331	28	69	20
Nissan	Stanza	27581	56	40	22
Toyota	Tercel 4WD	9135	24	107	26
Toyota	Tercel	9526	50	53	26
Subaru	DL/GL	17302	37	76	28
Nissan	Sentra	9205	48	65	31
Toyota	Van	14824	139	111	154
SPORTS & SPECIALTY		**248997**	**186**	**123**	**229**
Ford	EXP	15560	86	59	51
Honda	Civic CRX	40967	169	49	83
Mazda	RX-7	32286	103	120	123
Pontiac	Fiero	47769	158	116	184
Nissan	300ZX 2+2	8924	99	200	198
Nissan	300ZX	26814	158	132	209
Toyota	MR2	20097	193	145	280
Mercedes	560SL Conv.	5192	200	165	329
Porsche	944 Coupe	11156	483	70	338
Chevrolet	Corvette	16686	155	297	460
Volkswagen	Cabriolet	6728	865	75	651
Porsche	911 Coupe	4079	308	535	1649
		MIDSIZE CARS			
TWO-DOOR MODELS		**874412**	**86**	**153**	**131**
Plymouth	Reliant	8907	67	21	14
Mercury	Topaz	6394	62	26	16
Dodge	600	6225	77	28	22

(See notes on page 36.)

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	MIDSIZE CARS (CONT'D)				
Chrysler	LeBaron	14880	49	44	22
Dodge	Aries	7677	50	48	24
Ford	Tempo	34868	39	75	29
Oldsmobile	Firenza	9407	58	51	29
Honda	Accord	39588	64	65	42
Chevrolet	Celebrity	15894	44	95	42
Buick	Skyhawk	29450	50	85	43
Buick	Somerset	41352	71	64	45
Buick	Century	7280	61	77	47
Oldsmobile	Cutlass Ciera	20685	92	55	50
Chevrolet	Cavalier	95111	63	81	51
Oldsmobile	Calais	48972	65	90	59
Ford	Thunderbird	86596	49	133	65
Mercury	Cougar	71924	49	164	81
Pontiac	Grand Am	75760	79	114	89
Pontiac	Sunbird	32650	72	126	90
Pontiac	Grand Prix	21845	121	231	279
Oldsmobile	Cutlass	84456	145	208	301
Buick	Regal	48688	164	201	329
Chevrolet	Monte Carlo	59175	186	273	508
FOUR-DOOR MODELS		**1559715**	**67**	**77**	**52**
Dodge	600	12639	31	35	11
Mercury	Marquis	12625	48	25	12
Dodge	Aries	22434	25	61	15
Plymouth	Caravelle	14054	27	59	16
Ford	Tempo	81526	29	57	17
Plymouth	Reliant	25546	35	50	18
Ford	LTD	25275	32	60	19
Chrysler	LeBaron	23385	43	48	20
Buick	Skyhawk	12473	48	45	21
Chevrolet	Cavalier	76653	40	56	22
Ford	Taurus	71017	42	55	23
Chrysler	LeBaron GTS	39050	46	55	26
Mercury	Topaz	18531	79	36	28

(See notes on page 36.)

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	MIDSIZE CARS (CONT'D)				
Pontiac	Sunbird	20664	53	57	31
Mercury	Sable	28238	50	60	30
Chevrolet	Celebrity	122401	46	79	36
Dodge	Lancer	26063	59	63	37
Volvo	240	23065	112	34	38
Oldsmobile	Firenza	8570	47	82	39
Chrysler	New Yorker	28657	64	64	41
Buick	Century	115619	58	77	45
Oldsmobile	Calais	30507	58	83	48
Buick	Skylark	27045	73	69	51
Honda	Accord	153186	74	70	52
Oldsmobile	Cutlass Ciera	142122	82	66	54
Nissan	Maxima	47718	51	160	81
Toyota	Camry	105071	81	101	82
Pontiac	6000	78701	140	59	83
Pontiac	Grand Am	45178	79	108	86
Pontiac	Bonneville	21256	67	135	90
Cadillac	Cimarron	13646	65	143	93
Oldsmobile	Cutlass	30195	82	139	115
Mitsubishi	Galant	11459	77	187	143
Toyota	Cressida	26031	71	212	150
Audi	4000	9008	271	72	195
Peugeot	505	4726	452	44	198
Volkswagen	Quantum	4693	337	129	434
STATION WAGONS/PASSENGER VANS		**230797**	**39**	**46**	**18**
Mercury	Sable	9713	44	24	11
Ford	Taurus	25439	47	23	11
Ford	LTD	6100	29	38	11
Dodge	Aries	11429	35	32	11
Plymouth	Reliant	12991	41	31	13
Chevrolet	Cavalier	28378	24	59	14
Plymouth	Colt Vista	7001	23	63	15
Chevrolet	Celebrity	37376	31	62	20

(See notes on page 36.)

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
Oldsmobile	Cutlass Ciera	16839	47	49	23
Volvo	240	14988	63	38	24
Pontiac	6000	8408	96	27	26
Buick	Century	12805	33	88	29
Dodge	Colt Vista	8042	26	128	34
SPORTS & SPECIALTY		**503256**	**186**	**165**	**307**
Acura	Legend	9925	54	55	30
Volvo	740/760 SW	9062	107	55	59
Chrysler	LeBaron Conv.	10268	88	75	66
Lincoln	Continental	8621	41	179	74
Volvo	740/760	23382	176	52	90
Dodge	600 Conv.	7302	78	120	94
Ford	Mustang	103115	95	100	95
Buick	Riviera	7477	125	90	113
Oldsmobile	Toronado	5933	49	243	118
Mercury	Capri	7378	114	106	122
Saab	9000	4922	242	56	135
Ford	Mustang Conv.	11745	138	98	136
BMW	500 Series	11020	129	117	151
Toyota	Supra	11525	117	130	152
Audi	5000	25258	258	59	153
BMW	325e 2D	18291	149	107	160
Cadillac	Seville	6855	158	108	171
BMW	325e 4D	12217	121	160	193
Lincoln	Mark VII	9647	67	297	200
Mercedes	190D/E	11553	284	76	217
Cadillac	Eldorado	8931	252	111	279
Pontiac	Firebird	59478	291	215	625
Chevrolet	Camaro	101424	302	243	732

(See notes on page 36.)

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS		**45998**	**78**	**111**	**87**
Buick	LeSabre	10724	57	56	32
Oldsmobile	Delta 88	17411	85	113	96
Chevrolet	Caprice	5359	122	95	117
FOUR-DOOR MODELS		**478096**	**90**	**108**	**97**
Dodge	Diplomat	6365	66	30	20
Ford	Crown Victoria	34534	37	120	44
Chrysler	New Yorker 5th Ave	41985	79	87	69
Oldsmobile	Delta 88	95698	80	89	71
Buick	LeSabre	35134	78	91	71
Pontiac	Parisienne	31832	95	100	95
Buick	Electra	53675	110	89	98
Oldsmobile	Ninety-Eight	55872	110	118	130
Chevrolet	Caprice	72790	132	106	140
Mercury	Grand Marquis	46542	53	285	150
STATION WAGONS/PASSENGER VANS		**311184**	**49**	**62**	**31**
Plymouth	Voyager	66218	43	24	10
GMC	Safari Van	10189	30	46	14
Dodge	Caravan	67383	45	39	17
Ford	Crown Victoria	7918	28	83	23
Ford	Aerostar	63410	43	65	28
Chevrolet	Astro Van	49141	31	111	34
Pontiac	Parisienne	6245	64	85	55
Oldsmobile	Custom Cruiser	9989	79	74	59
Chevrolet	Caprice	17714	126	74	94
SPORTS & SPECIALTY		**194539**	**175**	**122**	**214**
Lincoln	Town Car	48505	66	97	63
Mercedes	300E	12379	203	94	190

(See notes on page 36.)

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS (CONT'D)			
Cadillac	DeVille 4D	65771	215	104	224
Mercedes	420/560SEL/300SDL	12272	246	120	295
Cadillac	DeVille 2D	20883	230	128	295
Jaguar	XJ6	8872	114	280	319
Cadillac	Brougham 4D	22041	234	172	402

(See notes on page 36.)

TABLE 10
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
All	**All**	**9735430**	**100 = 10.7**	**100 = $1943**	**100 = $20.7**
		SMALL CARS			
TWO-DOOR MODELS		**1273012**	**117**	**67**	**79**
Toyota	Tercel	41722	55	39	22
Mazda	GLC	22430	51	43	22
Chevrolet	Spectrum	20639	39	58	22
Mercury	Lynx	14149	38	60	22
Chevrolet	Sprint	21999	67	34	23
Ford	Escort	82016	46	55	25
Plymouth	Turismo	54232	54	50	27
Subaru	Hatchback	11404	36	79	28
Honda	Civic	61966	68	42	29
Dodge	Colt	17424	74	42	31
Chevrolet	Chevette	42670	60	55	33
Pontiac	1000	6801	38	87	33
Renault	Encore	32471	74	46	34
Plymouth	Colt	14603	77	45	35
Renault	Alliance	28463	74	55	41
Nissan	Sentra	98538	76	54	41
Dodge	Charger	55890	71	64	46
Honda	Accord	75887	89	55	49
Nissan	Pulsar	50201	138	39	54
Nissan	200SX	50035	82	86	70
Mitsubishi	Mirage	10243	91	86	78
Chrysler	Laser	50715	125	67	84
Honda	Prelude	78094	95	89	85
Mitsubishi	Cordia	9047	81	114	92
Mazda	626	25906	90	105	94
Dodge	Daytona	45837	115	83	95
Toyota	Corolla	47554	80	120	95
Volkswagen	Golf	25384	314	37	118
Isuzu	Impulse	13630	101	134	135
Subaru	XT Coupe	7661	82	172	140
Volkswagen	Jetta	13072	517	44	229
Volkswagen	Scirocco	12254	505	48	244

(See notes on page 36.)

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
Toyota	Celica	73709	223	115	257
Mitsubishi	Starion	6268	136	198	270
Volkswagen	GTI	13020	918	40	364
Saab	900	22226	589	63	374
FOUR-DOOR MODELS		**1175308**	**98**	**59**	**58**
Mercury	Lynx	6672	16	48	8
Plymouth	Horizon	88994	24	65	15
Chevrolet	Nova	19800	40	45	18
Dodge	Omni	71839	34	60	20
Ford	Escort	38196	32	69	22
Chevrolet	Chevette	39147	42	54	23
Toyota	Tercel	19735	41	66	27
Renault	Alliance	33829	58	58	34
Dodge	Colt	16728	65	53	34
Honda	Civic	56371	85	42	35
Plymouth	Colt	13570	66	55	36
Renault	Encore	13281	62	58	36
Subaru	DL/GL	44691	55	71	39
Nissan	Sentra	63239	59	66	39
Nissan	Stanza	49923	74	56	42
Mazda	GLC	34113	58	78	45
Toyota	Corolla	129897	59	79	47
Chevrolet	Spectrum	21995	78	65	50
Isuzu	I-Mark	6371	90	66	59
Honda	Accord	207611	93	70	65
Mitsubishi	Tredia	10432	65	107	69
Subaru	GL 4WD	10109	59	131	77
Mazda	626	69035	87	96	83
Volkswagen	Golf	25801	332	33	110
Volkswagen	Jetta	60896	515	45	230
Saab	900	18278	540	58	312
STATION WAGONS/PASSENGER VANS		**273824**	**52**	**63**	**33**
Honda	Civic	27607	57	30	17

(See notes on page 36.)

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
Subaru	DL/GL	39578	40	44	18
Ford	Escort	28198	25	74	19
Subaru	DL/GL 4WD	46665	35	60	21
Toyota	Tercel	17485	39	55	22
Toyota	Tercel 4WD	21174	32	75	24
Nissan	Sentra	29824	41	63	26
Honda	Civic 4WD	8533	65	50	32
Volkswagen	Vanagon	11797	171	35	60
Toyota	Van	36412	98	101	99
SPORTS & SPECIALTY		**413809**	**188**	**156**	**292**
Ford	EXP	27042	84	77	65
Honda	Civic CRX	62976	158	42	67
Renault	Alliance Conv.	5538	96	83	80
Audi	4000 Quattro	3495	303	47	142
Pontiac	Fiero	68001	115	138	159
Nissan	300ZX 2+2	19344	141	131	184
Toyota	MR2	21634	174	127	221
Nissan	300ZX	55344	173	131	227
Porsche	944 Coupe	14861	435	87	378
Mazda	RX-7	66380	182	227	415
Volkswagen	Cabriolet	10942	866	64	554
Mercedes	380SL Conv.	8817	283	211	596
Porsche	911 Coupe	4050	300	278	836
Chevrolet	Corvette	37096	211	451	954
		MIDSIZE CARS			
TWO-DOOR MODELS		**1338648**	**84**	**128**	**107**
Oldsmobile	Firenza	5627	32	40	13
Ford	Tempo	60913	27	78	21
Dodge	Aries	20081	39	56	22
Mercury	Topaz	13462	29	86	25
Plymouth	Reliant	24004	46	56	26

(See notes on page 36.)

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
Chevrolet	Cavalier	116802	78	45	35
Pontiac	Sunbird	41969	57	61	35
Chrysler	LeBaron	25419	58	64	37
Buick	Skyhawk	44647	56	67	38
Chevrolet	Celebrity	27492	57	68	39
Chevrolet	Citation	5242	48	81	39
Oldsmobile	Cutlass Ciera	32249	83	52	43
Dodge	600	11860	92	47	44
Oldsmobile	Calais	97103	61	74	45
Mercury	Cougar	101938	50	100	50
Buick	Century	10936	88	57	50
Pontiac	6000	6981	89	58	51
Ford	Thunderbird	128986	56	101	56
Pontiac	Grand Am	72659	68	106	72
Buick	Somerset	77288	58	163	95
Oldsmobile	Cutlass	155973	134	165	220
Buick	Regal	105228	132	173	228
Pontiac	Grand Prix	51316	142	164	233
Chevrolet	Monte Carlo	97791	158	194	308
FOUR-DOOR MODELS		**2171213**	**63**	**70**	**44**
Chevrolet	Citation	26936	28	39	11
Plymouth	Reliant	56489	27	55	15
Plymouth	Caravelle	32572	35	43	15
Mercury	Topaz	50048	19	83	16
Mercury	Marquis	75758	39	45	18
Ford	LTD	107875	29	61	18
Ford	Tempo	187324	21	86	18
Dodge	Aries	50640	31	61	19
Buick	Skylark	65190	33	62	20
Dodge	600	26690	69	31	22
Oldsmobile	Firenza	23549	37	61	22
Buick	Skyhawk	18874	55	44	24
Chevrolet	Cavalier	138570	54	45	24
Chrysler	LeBaron	42775	47	60	28

(See notes on page 36.)

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	MIDSIZE CARS (CONT'D)				
Chevrolet	Celebrity	169976	50	63	31
Pontiac	Sunbird	34520	54	59	32
Chrysler	LeBaron GTS	54173	60	55	33
Volvo	240	35029	87	44	38
Buick	Century	170881	72	57	42
Dodge	Lancer	39671	47	90	42
Oldsmobile	Cutlass Ciera	198525	80	54	43
Nissan	Maxima	78166	47	98	46
Chrysler	New Yorker	57007	71	91	65
Oldsmobile	Cutlass	54313	79	89	70
Pontiac	Bonneville	42243	78	91	71
Toyota	Camry	127832	82	97	79
Cadillac	Cimarron	17907	61	149	90
Mitsubishi	Galant	9633	107	89	95
Pontiac	6000	97150	125	77	96
Audi	4000	15130	291	51	148
Toyota	Cressida	39857	85	207	176
Volkswagen	Quantum	9135	242	78	189
Peugeot	505	14518	512	40	203
STATION WAGONS/PASSENGER VANS		**376168**	**38**	**47**	**18**
Pontiac	Sunbird	5807	20	16	3
Dodge	Aries	22578	22	19	4
Chrysler	LeBaron	6842	32	15	5
Ford	LTD	28973	22	56	12
Chevrolet	Cavalier	55936	41	31	13
Plymouth	Reliant	23666	32	42	13
Oldsmobile	Firenza	6987	32	45	14
Buick	Century	23481	46	37	17
Plymouth	Colt Vista	8599	18	98	17
Oldsmobile	Cutlass Ciera	32581	52	34	18
Volvo	240	23142	55	33	18
Mercury	Marquis	8357	37	52	19
Pontiac	6000	13604	50	39	20
Chevrolet	Celebrity	67550	32	63	20

(See notes on page 36.)

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
Dodge	Colt Vista	10021	24	87	21
Nissan	Maxima	15336	26	108	28
American	Eagle	10163	44	89	39
SPORTS & SPECIALTY		**673115**	**211**	**128**	**269**
Volvo	740/760 SW	5173	79	74	59
Chrysler	LeBaron Conv.	14918	79	78	61
Lincoln	Continental	18880	43	160	68
Mercury	Capri	13931	97	70	68
Dodge	600 Conv.	11960	74	117	87
Ford	Mustang	125873	113	98	111
Volvo	740/760	38354	170	72	121
Ford	Mustang Conv.	13667	151	93	141
Lincoln	Mark VII	13059	73	227	165
Merkur	XR4Ti	9447	152	113	172
Audi	5000	43915	265	72	190
BMW	318i/325e 4D	19657	284	76	215
BMW	500 series	16358	291	76	222
BMW	318i/325e 2D	32770	344	79	271
Chevrolet	Camaro	147992	265	162	430
Pontiac	Firebird	79944	251	173	435
Toyota	Celica Supra	26429	216	204	441
Mercedes	190D/E	25741	454	101	460
		LARGE CARS			
TWO-DOOR MODELS		**130804**	**97**	**118**	**115**
Oldsmobile	Ninety-Eight	14821	122	49	60
Buick	Electra	5316	75	117	89
Mercury	Grand Marquis	10179	43	216	94
Chevrolet	Caprice	14726	90	110	99
Ford	Crown Victoria	13546	46	249	115
Oldsmobile	Delta 88	45400	109	121	132
Buick	LeSabre	26816	115	121	139

(See notes on page 36.)

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS (CONT'D)			
FOUR-DOOR MODELS		**1009444**	**81**	**101**	**82**
Plymouth	Gran Fury	10896	72	27	19
Dodge	Diplomat	22150	65	43	28
Ford	Crown Victoria	105550	42	91	38
Chevrolet	Impala	21228	50	92	46
Chrysler	New Yorker 5th Ave	103191	80	77	61
Pontiac	Parisienne	48565	90	83	75
Oldsmobile	Delta 88	138784	87	106	92
Buick	Electra	108826	98	96	94
Chevrolet	Caprice	106004	75	127	95
Buick	LeSabre	95120	92	104	96
Mercury	Grand Marquis	114612	55	178	99
Oldsmobile	Ninety-Eight	134516	118	87	103
STATION WAGONS/PASSENGER VANS		**362552**	**47**	**66**	**31**
Plymouth	Voyager	105372	39	40	16
GMC	Safari Van	7374	33	51	17
Dodge	Caravan	107861	38	57	21
Mercury	Grand Marquis	10197	18	146	26
Ford	Crown Victoria	21594	36	85	31
Chevrolet	Astro Van	28018	35	97	34
Pontiac	Parisienne	13255	67	73	49
Chevrolet	Caprice	38492	66	93	61
Oldsmobile	Custom Cruiser	17590	80	93	74
Buick	Electra	5072	70	108	75
Peugeot	505	3621	332	29	96
SPORTS & SPECIALTY		**537535**	**195**	**143**	**279**
Lincoln	Town Car	80155	61	109	67
BMW	735i	6370	153	79	120
Jaguar	XJ6	13210	131	107	140
Cadillac	DeVille 4D	132703	184	84	154
Oldsmobile	Toronado	32587	158	137	217

(See notes on page 36.)

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS (CONT'D)			
Cadillac	DeVille 2D	42505	190	129	245
Mercedes	300D	18554	295	86	255
Cadillac	Brougham 4D	37037	230	145	333
Buick	Riviera	50048	209	165	345
Cadillac	Brougham 2D	6318	254	136	346
Cadillac	Seville	29396	241	201	484
Mercedes	300SD/380SE	15957	364	139	505
Cadillac	Eldorado	60374	294	220	648
Mercedes	500SEL	5809	412	160	660

(See notes on page 36.)

TABLE 11
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**57274**	**125**	**94**	**117**
Chevrolet	Astro Cargo Van	6897	63	114	72
Ford	E-150 Econoline (1/2-3/4T)	13313	176	60	105
Dodge	B250 Cargo Van	6834	149	71	107
Chevrolet	Chevy Van (3/4T)	9197	151	173	262
		PICKUPS			
SMALL PICKUPS		**236739**	**98**	**73**	**72**
Mazda	Long Bed	5564	65	47	30
Ford	Ranger Super Cab	15398	68	51	35
Dodge	Ram50/D50	10589	74	49	36
Nissan	Standard Bed	19746	91	52	48
Chevrolet	S10	33407	69	87	60
Mitsubishi	Standard Bed	6469	133	48	64
Mazda	Standard Bed	22570	120	55	66
Ford	Ranger	38327	66	103	69
GMC	S15	6933	68	117	80
Mazda	Cab Plus	13337	107	80	85
Toyota	Standard Bed	30232	164	64	105
Toyota	Xtra Cab	6090	177	131	232
STANDARD PICKUPS		**133029**	**149**	**188**	**279**
Dodge	Dakota (1/2T)	23806	38	43	17
Dodge	D150/W150 (1/2T)	10517	111	70	78
Ford	F-150 (1/2-3/4T)	31370	87	107	93
Ford	F-250 (3/4T)	7121	88	122	108
Ford	F-150 Super Cab	5445	253	94	237
GMC	1500 Series (1/2T)	6870	251	218	546
Toyota	4Runner	6560	219	254	554
Chevrolet	10 Series (1/2T)	28082	274	260	711

(See notes on page 36.)

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**56309**	**230**	**59**	**136**
Ford	Bronco II	23083	60	95	56
Suzuki	Samurai	12475	715	29	210
Jeep	Wrangler	10389	238	128	305
INTERMEDIATE UTILITY VEHICLES		**92329**	**106**	**152**	**162**
GMC	S15 Jimmy	6699	79	143	113
Chevrolet	S10 Blazer	30276	76	149	113
Jeep	Cherokee	21886	147	100	148
Nissan	Pathfinder	6679	148	138	204
Ford	Bronco	6754	109	231	250
LARGE UTILITY VEHICLES		**10687**	**131**	**281**	**369**
Chevrolet	Suburban (1/2T)	6051	167	246	411

(See notes on page 36.)

TABLE 12
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		198322	117	108	127
Ford	E-150 Club Wagon (1/2-3/4T)	5416	95	45	42
Chevrolet	Astro Cargo Van	18325	57	120	69
Chevrolet	Chevy Van (1/2T)	5385	66	110	73
Ford	Aerostar Cargo Van	12377	60	142	85
Dodge	B150 Cargo Van	6436	81	106	86
Dodge	B250 (3/4T)	5467	68	135	92
Dodge	B250 Cargo Van	16906	121	95	114
Toyota	Cargo Van	14312	167	70	116
Chevrolet	Sportvan (3/4T)	6345	92	147	136
Ford	E-150 Econoline (1/2-3/4T)	44578	149	93	138
GMC	Vandura (3/4T)	9030	143	117	168
Chevrolet	Chevy Van (3/4T)	33504	158	152	240
		PICKUPS			
SMALL PICKUPS		683745	89	78	70
Isuzu	Long Bed	6445	56	57	32
Dodge	Ram50/D50	39798	58	62	36
Isuzu	Standard Bed	27692	54	73	40
Mazda	Cab Plus	18422	80	51	41
Isuzu	Long Cab (1/2T)	5005	65	70	45
Nissan	Standard Bed	50377	92	49	45
Mazda	Standard Bed	59505	88	53	47
Ford	Ranger	101169	58	87	51
Mazda	Long Bed	22674	77	68	52
GMC	S15	15295	67	79	53
Nissan	Long Bed	6062	88	62	55
Mitsubishi	Standard Bed	14683	94	62	58
Ford	Ranger Super Cab	35949	68	86	59
Chevrolet	S10	75251	60	101	61
Toyota	Xtra Cab Long Bed	13350	115	56	64
Jeep	Comanche Long Bed	19973	86	101	87
Nissan	King Cab	30313	106	84	89

(See notes on page 36.)

TABLE 12 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS (CONT'D)			
Toyota	Standard Bed	91241	150	73	109
Toyota	Long Bed (1/2T)	23991	129	90	115
Toyota	Xtra Cab	24775	179	124	222
STANDARD PICKUPS		**451463**	**154**	**157**	**242**
Ford	F-250 (3/4T)	37659	67	134	90
Dodge	D150/W150 (1/2T)	36815	112	83	93
Ford	F-150 (1/2-3/4T)	146093	93	104	97
Dodge	D250/W250 (3/4T)	5920	82	173	141
Chevrolet	El Camino	8300	113	137	155
Ford	F-150 Super Cab	21571	275	60	165
Ford	F-250 Super Cab	16080	135	166	225
Toyota	4Runner	14564	194	123	239
GMC	2500 Series (3/4T)	5953	120	222	267
Chevrolet	20 Series (3/4T)	19077	134	268	359
GMC	1500 Series (1/2T)	27074	222	166	369
Chevrolet	10 Series (1/2T)	110085	245	208	510
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**92009**	**152**	**67**	**101**
Ford	Bronco II	61621	62	110	68
Suzuki	Samurai	10480	560	32	180
Jeep	CJ-7	14260	287	75	216
INTERMEDIATE UTILITY VEHICLES		**254315**	**98**	**148**	**145**
Isuzu	Trooper II	32745	95	49	47
Dodge	AD150/AW150 (1/2T)	5885	100	104	105
Jeep	Cherokee	62643	126	89	112
Chevrolet	S10 Blazer	70172	71	162	116
GMC	S15 Jimmy	15338	73	208	152
Ford	Bronco	27694	90	169	152

(See notes on page 36.)

TABLE 12 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES (CONT'D)			
Jeep	Grand Wagoneer	6777	73	234	170
Jeep	Wagoneer	6298	94	187	176
Chevrolet	K10 Blazer (1/2T)	17406	124	295	366
Toyota	4Runner Wagon	4578	212	271	575
LARGE UTILITY VEHICLES		**32810**	**103**	**229**	**237**
Chevrolet	Suburban (3/4T)	5917	60	255	154
GMC	Suburban (1/2T)	5671	102	212	217
Chevrolet	Suburban (1/2T)	19242	121	229	278

(See notes on page 36.)

TABLE 13
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**336633**	**98**	**110**	**108**
Dodge	B250 (3/4T)	10573	46	36	16
Dodge	B150 (1/2T)	9399	33	113	38
Ford	E-150 Club Wagon (1/2-3/4T)	11909	79	54	42
Dodge	Mini Ram/Royal Van	12457	61	85	52
GMC	Safari Cargo Van	8052	54	100	54
Toyota	Cargo Van	18696	101	71	71
Chevrolet	Astro Cargo Van	31545	76	95	73
Chevrolet	Chevy Van (1/2T)	8569	61	145	89
Dodge	B150 Cargo Van	10152	83	115	95
Chevrolet	Sportvan (3/4T)	14965	68	171	117
Ford	E-150 Econoline (1/2-3/4T)	80178	115	103	119
Dodge	B250 Cargo Van	29907	117	103	120
GMC	Vandura (3/4T)	15362	116	153	177
Chevrolet	Chevy Van (3/4T)	58257	124	145	180
		PICKUPS			
SMALL PICKUPS		**882474**	**79**	**81**	**64**
Isuzu	Long Bed	10542	36	58	21
Dodge	Ram50/D50	46177	55	53	29
Isuzu	Standard Bed	14875	55	60	33
Ford	Ranger	188574	48	85	41
GMC	S15	37430	45	92	41
Chevrolet	S10	167597	51	93	47
Mitsubishi	Standard Bed	17934	97	65	63
Nissan	King Cab	81157	91	73	66
Nissan	Long Bed	11764	76	92	70
Nissan	Standard Bed	87570	109	66	71
Toyota	Long Bed (1/2T)	47815	116	83	96
Toyota	Standard Bed	93167	125	87	109
Toyota	Xtra Cab	73207	136	86	116

(See notes on page 36.)

TABLE 13 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS (CONT'D)			
STANDARD PICKUPS		**744176**	**126**	**150**	**190**
Dodge	D250/W250 (3/4T)	10841	60	58	35
Dodge	D150/W150 (1/2T)	85757	75	75	56
Ford	F-150 (1/2-3/4T)	220307	82	101	83
Ford	F-250 (3/4T)	57609	60	140	83
Ford	F-250 Super Cab	20333	95	102	97
Ford	F-150 Super Cab	24956	206	67	138
Chevrolet	El Camino	16045	84	185	156
GMC	2500 Series (3/4T)	11443	110	190	210
Toyota	4Runner	10715	159	132	210
Chevrolet	20 Series (3/4T)	37660	124	225	280
GMC	1500 Series (1/2T)	51632	201	162	325
Chevrolet	10 Series (1/2T)	192705	197	188	370
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**131322**	**119**	**84**	**99**
Ford	Bronco II 4x4	92524	62	99	61
Jeep	CJ-7	35366	274	75	207
INTERMEDIATE UTILITY VEHICLES		**479468**	**83**	**147**	**122**
Isuzu	Trooper II	11657	69	46	32
Jeep	Grand Wagoneer	10218	61	108	66
Jeep	Wagoneer	12932	85	105	89
Jeep	Cherokee	89600	121	78	94
Dodge	AD150/AW150 (1/2T)	30907	93	104	97
GMC	S15 Jimmy	41915	61	165	101
Chevrolet	S10 Blazer	192382	62	166	102
Ford	Bronco	41508	79	158	125
Toyota	4Runner Wagon	7157	158	189	299
GMC	Jimmy (1/2T)	7073	126	261	329
Chevrolet	K10 Blazer (1/2T)	29952	122	293	358

(See notes on page 36.)

TABLE 12 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	UTILITY VEHICLES (CONT'D)				
Jeep	Grand Wagoneer	6777	73	234	170
Jeep	Wagoneer	6298	94	187	176
Chevrolet	K10 Blazer (1/2T)	17406	124	295	366
Toyota	4Runner Wagon	4578	212	271	575
LARGE UTILITY VEHICLES		**32810**	**103**	**229**	**237**
Chevrolet	Suburban (3/4T)	5917	60	255	154
GMC	Suburban (1/2T)	5671	102	212	217
Chevrolet	Suburban (1/2T)	19242	121	229	278

NOTES FOR TABLES 8–13:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
= $0	5%	50%
> $0	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 paid claims are not summarized.

Appendix A-1 1985-87 Vehicle Series Designations - Passenger Cars

Make	Series Name	Body Style	Vehicle Size Class 1985	1986	1987
Acura	Integra	2Dr, 4Dr		S	S
	Legend*	2Dr[1], 4Dr		M	M
Alfa Romeo	GTV6*	2Dr	S	S	
	Milano	4Dr			S
	Spider*	Conv	S	S	S
American	Eagle	4Dr, SW	M	M	M
Aston Martin*	Lagonda	4Dr	L	L	L
	Saloon	2Dr	M	M	M
	Vantage	2Dr	M	M	M
	Volante	Conv	M	M	M
Audi	4000	4Dr	M	M	M
	4000 Quattro*	4Dr	S	S	S
	5000*	4Dr, SW	M	M	M
	5000 Quattro*	4Dr, SW		M	M
	GT Coupe	2Dr	M	M	M
	Quattro*	2Dr	S		
Austin Rover*	Sterling 825	4Dr			M
Avanti*	Avanti	2Dr, Conv[1]	M	M	M
Bentley*	Continental	Conv			L
	Corniche	Conv	L	L	
	Eight	4Dr			L
	Mulsanne	4Dr	L	L	L
	Mulsanne-L	4Dr	L	L	L

(See notes on page 45.)

Make	Series Name	Body Style	Vehicle Size Class 1985	1986	1987
BMW*	318i	2Dr, 4Dr	M		
	325e	2Dr, 4Dr	M	M	M
	325i	2Dr, 4Dr, Conv			M
	524TD	4Dr	M	M	M
	528e	4Dr	M	M	M
	535i	4Dr	M	M	M
	635CSi/L6	2Dr	M	M	M
	735i	4Dr	L	L	L
	L7	4Dr		L	L
	M6	2Dr			M
Buick	Century	2Dr, 4Dr, SW	M	M	M
	Electra	2Dr, 4Dr, SW	L	L	L
	LeSabre	2Dr, 4Dr, SW	L	L	L
	Regal	2Dr	M	M	M
	Riviera*	2Dr, Conv[4]	L	M	M
	Skyhawk	2Dr, 4Dr, SW	M	M	M
	Skylark	4Dr	M	M	M
	Somerset	2Dr	M	M	M
Cadillac	Allante*	Conv			S
	Brougham*	2Dr[4], 4Dr	L	L	L
	Cimarron	4Dr	M	M	M
	DeVille*	2Dr, 4Dr	L	L	L
	Eldorado*	2Dr, Conv[4]	L	M	M
	Fleetwood (DeVille)*	2Dr, 4Dr	L		
	Fleetwood d'Elegance*	4Dr			L
	Fleetwood Limo*	4Dr	L	L	L
	Seville*	4Dr	L	M	M
Chevrolet	Astro Van	PV	L	L	L
	Beretta	2Dr			M
	Camaro*	2Dr, Conv[1]	M	M	M
	Caprice	2Dr, 4Dr, SW	L	L	L
	Cavalier	2Dr, 4Dr, SW, Conv*	M	M	M
	Celebrity	2Dr, 4Dr, SW	M	M	M
	Chevette	2Dr, 4Dr	S	S	S
	Citation	2Dr, 4Dr	M		
	Corsica	4Dr			M
	Corvette*	2Dr, Conv[3]	S	S	S
	Impala	4Dr	L		
	Monte Carlo	2Dr	M	M	M
	Nova	4Dr	S	S	S
	Spectrum	2Dr, 4Dr	S	S	S
	Sprint	2Dr, 4Dr[3]	S	S	S

(See notes on page 45.)

Make	Series Name	Body Style	Vehicle Size Class 1985	1986	1987
Chrysler	Daytona	2Dr			S
	Laser	2Dr	S	S	
	LeBaron	2Dr, 4Dr, SW,Conv*	M	M	M
	LeBaron GTS	4Dr	M	M	M
	Limousine*	4Dr	L	L	
	New Yorker	4Dr	M	M	M
	New Yorker 5th Ave.	4Dr	L	L	L
	Newport	4Dr	L	L	L
Chrysler/ Plymouth/ Mitsubishi	Colt	2Dr, 4Dr	S	S	S
	Colt Vista	SW	M	M	M
	Colt Vista-4WD	SW	M	M	M
	Conquest	2Dr	S	S	S
Dodge	600	2Dr[6], 4Dr, Conv[6]*	M	M	M
	Aries	2Dr, 4Dr, SW	M	M	M
	Caravan	PV	L	L	L
	Charger	2Dr	S	S	S
	Daytona	2Dr	S	S	S
	Diplomat	4Dr	L	L	L
	Lancer	4Dr	M	M	M
	Omni	4Dr	S	S	S
	Shadow	2Dr, 4Dr			S
	Shelby	2Dr	S	S	S
Dodge/ Mitsubishi	Colt	2Dr, 4Dr	S	S	S
	Colt Vista	SW	M	M	M
	Colt Vista-4WD	SW	M	M	M
	Conquest	2Dr	S	S	
Ferrari*	308 Quattro	2Dr, Conv	S		
	328 GTB/GTS	2Dr, Conv		S	S
	Mondial Quattro	2Dr, Conv	M	M	M
	Testarossa	4Dr		M	M
Fiat*	Spider	Conv	S		
	X 1/9	2Dr	S	S	S

(See notes on page 45.)

Make	Series Name	Body Style	Vehicle Size Class 1985	1986	1987
Ford	Aerostar	PV		L	L
	Crown Victoria	2Dr, 4Dr, SW	L	L	L
	Escort	2Dr, 4Dr, SW	S**	S	S
	EXP*	2Dr	S	S	S
	LTD	4Dr, SW	M	M	
	Mustang*	2Dr, Conv	M	M	M
	Taurus	4Dr, SW		M	M
	Tempo	2Dr, 4Dr	M	M	M
	Tempo-4WD	2Dr, 4Dr			M
	Thunderbird	2Dr	M	M	M
GMC	Safari Van	PV	L	L	L
Honda	Accord	2Dr, 4Dr	S	M	M
	Civic	2Dr, 4Dr, SW	S	S	S
	Civic CRX*	2Dr	S	S	S
	Civic-4WD	SW	S	S	S
	Prelude	2Dr	S	S	S
Hyundai	Excel	2Dr, 4Dr		S	S
Isuzu	I-Mark	2Dr, 4Dr	S	S	S
	Impulse	2Dr	S	S	S
Jaguar*	XJ6	4Dr	L	L	L
	XJ-S	2Dr	M	M	M
	XJ-SC	Conv		M	M
Lincoln*	Continental	4Dr	M	M	M
	Mark VII	2Dr	M	M	M
	Town Car	4Dr	L	L	L
Lotus*	Esprit Turbo	2Dr	S	S	S

(See notes on page 45.)

Make	Series Name	Body Style	Vehicle Size Class 1985	1986	1987
Maserati*	425	4Dr		M	M
	Biturbo	2Dr	S	S	S
	Quattroporte	4Dr	L	L	L
	Spyder	Conv		S	S
Mazda	323	2Dr, 4Dr, SW[1]		S	S
	626	2Dr, 4Dr	S	S	S
	GLC	2Dr[4], 4Dr[4], SW	S	S	
	RX-7*	2Dr	S	S	S
Mercedes-Benz*	190D, E	4Dr	M	M	M
	260E	4Dr			L
	300CD	2Dr	M		
	300D	4Dr	L		L
	300E	4Dr		L	L
	300SD	4Dr	L		
	300SDL	4Dr		L	L
	300TD	SW	L		L
	380SE	4Dr	L		
	380SL	Conv	S		
	420SEL	4Dr		L	L
	500SEC	2Dr	L		
	500SEL	4Dr	L		
	560SEC	2Dr		L	L
	560SEL	4Dr		L	L
	560SL	Conv		S	S
Mercury	Capri*	2Dr	M	M	
	Cougar	2Dr	M	M	M
	Grand Marquis	2Dr, 4Dr, SW	L	L	L
	Lynx	2Dr, 4Dr, SW	S**	S	S
	Marquis	4Dr, SW	M	M	
	Sable	4Dr, SW		M	M
	Topaz	2Dr, 4Dr	M	M	M
	Tracer	2Dr, 4Dr			S
Merkur*	Scorpio	4Dr			M
	XR4Ti	2Dr	M	M	M

(See notes on page 45.)

Make	Series Name	Body Style	Vehicle Size Class 1985	1986	1987
Mitsubishi	Cordia	2Dr	S	S	S
	Galant	4Dr	M	M	M
	Mirage	2Dr, 4Dr[1]	S	S	S
	Starion	2Dr	S	S	S
	Tredia	4Dr	S	S	S
	Wagon	SW			S
Nissan	200SX	2Dr	S	S	S
	300ZX*	2Dr	S	S	S
	300ZX 2+2*	2Dr	S	S	S
	Maxima	4Dr, SW	M	M	M
	Pulsar	2Dr	S	S	S
	Sentra	2Dr, 4Dr, SW	S	S	S
	Sentra-4WD	SW			S
	Stanza	4Dr	S	S	M
	Stanza	SW		S	S
	Stanza-4WD	SW		S	S
	Van	SW			S
Oldsmobile	Calais	2Dr, 4Dr[3]	M	M	M
	Custom Cruiser	SW	L	L	L
	Cutlass	2Dr, 4Dr	M	M	M
	Cutlass Ciera	2Dr, 4Dr, SW	M	M	M
	Delta 88	2Dr, 4Dr	L	L	L
	Firenza	2Dr, 4Dr, SW	M	M	M
	Ninety-Eight	2Dr, 4Dr	L	L	L
	Toronado*	2Dr	L	M	M
Peugeot	505	4Dr	M	M	M
	505	SW	L	L	L
Plymouth	Caravelle	4Dr	M	M	M
	Gran Fury	4Dr	L	L	L
	Horizon	4Dr	S	S	S
	Reliant	2Dr, 4Dr, SW	M	M	M
	Sundance	2Dr, 4Dr			S
	Turismo	2Dr	S	S	S
	Voyager	PV	L	L	L

(See notes on page 45.)

Make	Series Name	Body Style	Vehicle Size Class 1985	1986	1987
Pontiac	1000	2Dr, 4Dr	S	S	S
	6000	2Dr, 4Dr, SW	M	M	M
	Bonneville	4Dr	M	M	L
	Fiero*	2Dr	S	S	S
	Firebird*	2Dr, Conv[1]	M	M	M
	Firefly	2Dr	S	S	S
	Grand Am	2Dr, 4Dr[3]	M	M	M
	Grand Prix	2Dr	M	M	M
	Parisienne	4Dr, SW[6]	L	L	L
	Safari Wagon	SW			L
	Sunbird	2Dr, 4Dr, SW, Conv*	M	M	M
Porsche*	911 Coupe	2Dr, Conv	S	S	S
	924 Coupe	2Dr			S
	928 Coupe	2Dr	S	S	S
	944 Coupe	2Dr	S	S	S
Renault	Alliance	2Dr, 4Dr, Conv*	S	S	S
	Encore	2Dr, 4Dr	S	S	
	Fuego	2Dr	S		
	GTA	2Dr, Conv*			S
	Sportwagon	SW	S	S	
Rolls Royce*	Camargue	2Dr	L	L	L
	Corniche	Conv	L	L	L
	Silver Spirit	4Dr	L	L	L
	Silver Spur	4Dr	L	L	L
Saab	900	2Dr, 4Dr, Conv[1]*	S	S	S
	9000*	4Dr		M	M
Subaru	DL/GL	2Dr[3], 4Dr, SW	S	S	S
	DL/GL-4WD	2Dr[3], 4Dr, SW	S	S	S
	Hatchback	2Dr	S	S	S
	Hatchback-4WD	2Dr	S	S	S
	Justy	2Dr			S
	XT Coupe	2Dr	S	S	S
	XT Coupe-4WD	2Dr	S	S	S
	XT Coupe DL*	2Dr	S	S	S

(See notes on page 45.)

Make	Series Name	Body Style	Vehicle Size Class 1985	1986	1987
Toyota	Camry	4Dr, SW[1]	M	M	M
	Celica	2Dr, Conv[5]*	S	S	S
	Celica Supra*	2Dr	M	M	
	Corolla	2Dr, 4Dr	S	S	S
	Corolla FX	2Dr			S
	Cressida	4Dr, SW	M	M	M
	MR2*	2Dr	S	S	S
	Supra*	2Dr		M	M
	Tercel	2Dr, 4Dr, SW	S	S	S
	Tercel-4WD	SW	S	S	S
	Van	PV	S	S	S
	Van-4WD	PV			S
TVR*	280i	2Dr, Conv	S	S	S
Volkswagen	Cabriolet*	Conv	S	S	S
	Fox	2Dr, 4Dr, SW			S
	Golf	2Dr, 4Dr	S	S	S
	GTI	2Dr	S	S	S
	Jetta	2Dr, 4Dr	S	S	S
	Quantum	4Dr, SW	M	M	M
	Quantum-4WD	SW	M	M	M
	Scirocco	2Dr	S	S	S
	Vanagon	PV	S	S	S
Volvo	240	4Dr, SW	M	M	M
	740/760*	4Dr, SW	M	M	M
	780*	2Dr			M
Yugo	Yugo	2Dr		S	S

(See notes on page 45.)

Appendix A-1 - Notes

Size Class:

S (Small) — wheelbase (after rounding to nearest inch) less than 100.
M (Midsize) — wheelbase (after rounding to nearest inch) in the range 100-109.
L (Large) — wheelbase (after rounding to nearest inch) greater than 109.

Body Style Abbreviations:

2Dr — Two-door
4Dr — Four-door
Conv — Convertible
PV — Passenger Van
SW — Station Wagon

Notes:

1 1987 models only
2 1986 models only
3 1986 and 1987 models only
4 1985 models only
5 1985 and 1987 models only
6 1985 and 1986 models only

* These cars are classified as sports or specialty models.
** Due to mid-year design changes, only comprehensive data for the redesigned models were used.

Appendix A-2 1985-87 Vehicle Series Designations - Vans, Pickups, and Utility Vehicles

Make	Series Name	Vehicle Type	Size Class	Model Years
Chevrolet	Astro Cargo Van	Van		85-87
	Chevyvan (1/2 T)	Van		85-87
	Chevyvan (3/4 T)	Van		85-87
	Sportvan (1/2 T)	Van		85-87
	Sportvan (3/4 T)	Van		85-87
	S10	Pickup	Small	85-87
	S10 Extended Cab	Pickup	Small	87
	El Camino	Pickup	Standard	85-87
	10 Series (1/2 T)	Pickup	Standard	85-87
	20 Series (3/4 T)	Pickup	Standard	85-87
	20 Series Crew Cab (3/4 T)	Pickup	Standard	85-87
	K10 Blazer (1/2 T)	Util. Veh.	Intermediate	85-87
	S10 Blazer	Util. Veh.	Intermediate	85-87
	Suburban (1/2 T)	Util. Veh.	Large	85-87
	Suburban (3/4 T)	Util. Veh.	Large	85-87
Dodge	B150 (1/2 T)	Van		85-87
	B150 Cargo Van	Van		85-87
	B250 (3/4 T)	Van		85-87
	B250 Cargo Van	Van		85-87
	Mini-Ram/Royal	Van		85-87
	Ram 50/D50	Pickup	Small	85-87
	Ram 50 Long Bed	Pickup	Small	87
	Dakota	Pickup	Standard	87
	D150/W150 (1/2 T)	Pickup	Standard	85-87
	D250/W250 (3/4 T)	Pickup	Standard	85-87
	Raider	Util. Veh.	Small	87
	AD150/AW150 (1/2 T)	Util. Veh.	Intermediate	85-87
Ford	Aerostar Cargo Van	Van		86-87
	E-150 Club Wagon (1/2-3/4 T)	Van		85-87
	E-150 Econoline (1/2-3/4 T)	Van		85-87
	E-250 Club Wagon (3/4 T)	Van		85-87
	E-250 Econoline (3/4 T)	Van		85-87

Make	Series Name	Vehicle Type	Size Class	Model Years
Ford (continued)				
	Ranger	Pickup	Small	85-87
	Ranger Super Cab	Pickup	Small	86-87
	F-150 (1/2-3/4 T)	Pickup	Standard	85-87
	F-150 Super Cab	Pickup	Standard	85-87
	F-250 (3/4 T)	Pickup	Standard	85-87
	F-250 Super Cab	Pickup	Standard	85-87
	Bronco II	Util. Veh.	Small	85-87
	Bronco	Util. Veh.	Intermediate	85-87
GMC	Rally Wagon (1/2 T)	Van		85-87
	Rally Wagon (3/4 T)	Van		85-87
	Safari Cargo Van	Van		85-87
	Vandura (1/2 T)	Van		85-87
	Vandura (3/4 T)	Van		85-87
	S15	Pickup	Small	85-87
	S15 Extended Cab	Pickup	Small	85-87
	Caballero	Pickup	Standard	85-87
	1500 Series (1/2 T)	Pickup	Standard	85-87
	2500 Series (3/4 T)	Pickup	Standard	85-87
	2500 Series Crew Cab (3/4 T)	Pickup	Standard	85-87
	Jimmy (1/2 T)	Util. Veh.	Intermediate	85-87
	S15 Jimmy	Util. Veh.	Intermediate	85-87
	Suburban (1/2 T)	Util. Veh.	Large	85-87
	Suburban (3/4 T)	Util. Veh.	Large	85-87
Isuzu	Long Bed	Pickup	Small	85-87
	Long Cab	Pickup	Small	86-87
	Standard Bed	Pickup	Small	85-87
	Trooper II	Util. Veh.	Intermediate	85-87
Jeep	Comanche	Pickup	Small	87
	Comanche Long Bed	Pickup	Small	86-87
	Scrambler	Pickup	Small	85
	J10 Long Bed	Pickup	Standard	85-87
	J20 Long Bed	Pickup	Standard	85-87
	CJ-7	Util. Veh.	Small	85-86
	Wrangler	Util. Veh.	Small	87

Make	Series Name	Vehicle Type	Size Class	Model Years
Jeep (continued)				
	Cherokee	Util. Veh.	Intermediate	85-87
	Grand Wagoneer	Util. Veh.	Intermediate	85-87
	Wagoneer	Util. Veh.	Intermediate	85-87
Mazda	Cab Plus	Pickup	Small	86-87
	Long Bed	Pickup	Small	86-87
	Standard Bed	Pickup	Small	86-87
Mitsubishi	Cargo Van	Van		87
	Long Bed	Pickup	Small	87
	Standard Bed	Pickup	Small	85-87
	Montero	Util. Veh.	Small	85-87
Nissan	King Cab	Pickup	Small	85-87
	Long Bed	Pickup	Small	85-87
	Standard Bed	Pickup	Small	85-87
	Pathfinder	Util. Veh.	Intermediate	87
Range Rover	Range Rover	Util. Veh.	Intermediate	87
Subaru	Brat	Pickup	Small	85-87
Suzuki	Jimny	Util. Veh.	Small	85
	Jimny Van	Util. Veh.	Small	85
	Samurai	Util. Veh.	Small	86-87
	Samurai Van	Util. Veh.	Small	86-87
Toyota	Cargo Van	Van		85-87
	Long Bed (1/2 T)	Pickup	Small	85-87
	Standard Bed	Pickup	Small	85-87
	Xtra Cab	Pickup	Small	85-87
	Xtra Cab Long Bed	Pickup	Small	86-87

Make	Series Name	Vehicle Type	Size Class	Model Years
Toyota (continued)				
	4Runner	Pickup	Standard	85-87
	4Runner Wagon	Util. Veh.	Intermediate	85-87
	Land Cruiser	Util. Veh.	Intermediate	85-87
Volkswagen	Vanagon Camper	Van		85-87

Appendix B Definitions

Average Loss Payment per Claim — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid.

Average Loss Payment per Insured Vehicle Year — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, expressed as dollars per insured vehicle year. *It should be noted that this definiton differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency — The number of claims for a group of vehicles, divided by the exposure for that group.

Deductible Amount — That portion of the theft loss borne by the policyholder.

Exposure — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment — That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

Operator Age Group — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful *(see Youthful Operator)*.

Rated Driver — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Theft Coverages — The coverage under which people insure their own car against loss caused by partial or total theft.

Vehicle Classifications — There are four vehicle classes, defined as follows:

1. **Passenger Vehicles** — There are four major body style groupings of passenger vehicles — regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   Small — Vehicles with wheelbases less than or equal to 99 inches.

   Midsize — Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

   Large — Vehicles with wheelbases greater than 109 inches.

2. **Vans** — Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25 percent of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear door. The cargo area is not separated from the passenger area — both are enclosed under the same roof.

3. **Pickups** — Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight — small pickups (less than 3,200 pounds) and standard pickups (3,200 pounds or more).

4. **Utility Vehicles** — Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase — small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) — A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator — For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

HLDI Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series. 1973 Models During Their First Two Years,* December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years,* December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models,* July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years,* January 1979.

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models,* June 1979.

R79-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years,* December 1979.

R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models,* June 1980.

R80-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

R81-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models,* July 1981.

R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* December 1981.

R82-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models,* July 1982.

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years,* December 1982.

R83-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models,* June 1983.

R83-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* January 1984.

R84-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1984 Models,* June 1984.

R84-2 *Insurance Losses, Collision Coverages; Passenger Vehicles, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* January 1985.

R85-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1985 Models,* July 1985.

R85-2 *Insurance Collision Report, Passenger Vehicles, Vans, Pickups, and Utility Vehicles, 1985 Models During Their First Year, 1984 Models During Their First Two Years, 1983 Models During their First Three Years,* January 1986.

R86-1 *Insurance Collision Report, Initial Results for 1986 Automobiles,* August 1986.

R86-2 *Insurance Collision Report, Passenger Cars, Vans, Pickups, and Utility Vehicles, 1986 Models During Their First Year, 1985 Models During Their First Two Years, 1984 Models During Their First Three Years* December 1986.

R87-1 *Insurance Collision Report, Initial Results for 1987 Automobiles,* July 1987.

R87-2 *Insurance Collision Report, Passenger Cars, Vans, Pickups, and Utility Vehicles, 1987 Models During Their First Year, 1986 Models During Their First Two Years, 1985 Models During Their First Three Years,* December 1987.

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years,* February 1979.

V79-1 *Automobile Insurance Losses, Non-Commercial Collisions Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two Years,* April 1980.

V79-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles,* October 1980.

V79-3 *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models,* May 1981.

V80-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

V80-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Injury Claim Frequency Results by Size of Claim; Vans, Pickup Trucks, and Utility Vehicles, 1977-1980 Models,* September 1981.

I75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models,* June 1976.

I75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models,* March 1977.

I76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* November 1977.

I76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* September 1978.

I77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models,* September 1978.

I78-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models,* September 1979.

I79-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models,* October 1980.

I80-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim; 1978-1980 Models,* September 1981.

I81-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1979-1981 Models,* September 1982.

I82-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1980-1982 Models,* September 1983.

I83-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981-1983 Models,* September 1984.

I84-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982-1984 Models,* August 1985.

I85-1 *Insurance Injury Report, Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983-1985 Models,* August 1986.

I86-1 *Insurance Injury Report, Passenger Cars, Vans, Pickups, and Utility Vehicles; 1984-1986 Models,* August 1987.

A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models,* May 1974.

A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models,* September 1974.

A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models,* July 1975.

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models,* December 1975.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models,* December 1975.

A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models,* June 1976.

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models,* June 1976.

A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results for Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models,* June 1977.

A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models,* November 1977.

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models,* June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

A-12 *Automobile Insurance Losses, Collision Coverages; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models,* June 1980.

A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* June 1981.

A-15 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars,* June 1981.

A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

A-17 *Insurance Losses, Comprehensive Coverages; Non-Crash Fire Losses; 1979-1980 Models,* February 1982.

A-18 *Insurance Losses, Theft Coverages; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years; 1979 Models During Their First Three Years,* June 1982.

A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

A-20 *Insurance Losses, Collision Coverages, A Comparison of the Collision Loss Experience of Subaru Models with 5 and 2.5 MPH Bumpers,* April 1983.

A-21 *Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981 and 1982 Models,* April 1984.

A-22 *Insurance Losses, Collision Coverages, An Analysis of Salvage Credits, 1977 Through 1982 Model Year Cars,* July 1984.

A-23 *Injury and Collision Losses by Engine Option, Selected 1983 Models,* October 1985.

A-24 *Comparison of the Insurance Loss Experience of Unibody and Frame Construction Cars After a Collision Repair, 1981-82 Models,* October 1985.

A-25 *Relationships Between Losses and Vehicle Density, 1982-84 Models,* October 1985.

A-26 *Consistency of Model Year Injury Claim Frequency Results for Selected 1981-1983 Models,* May 1986.

A-27 *A Preliminary Evaluation of New York and New Jersey Insurance Injury Claim Results Before and After Enactment of Mandatory Seat Belt Legislation; 1983-85 Models,* May 1986.

T79-1 *Automobile Insurance Theft Losses by Make and Series; 1979 Models,* June 1980.

T80-1 *Automobile Insurance Theft Losses by Make and Series; 1979 and 1980 Models,* April 1981.

T81-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* May 1982.

T82-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years, 1980 Models During Their First Three Years,* May 1983.

T83-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* May 1984.

T84-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* March 1985.

T85-1 *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1985 Models During Their First Year, 1984 Models During Their First Two Years, 1983 Models During Their First Three Years,* April 1986.

T86-1 *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1986 Models During Their First Year, 1985 Models During Their First Two Years, 1984 Models During Their First Three Years,* May 1987.

T87-1 *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1987 Models During Their First Year, 1986 Models During Their First Two Years, 1985 Models During Their First Three Years,* April 1988.